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Substitute for Form 1449/PTO

**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**

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|                        |                       |
|------------------------|-----------------------|
| Application Number     | 10/814,547            |
| Filing Date            | March 31, 2004        |
| First Named Inventor   | Richard Warren Hailey |
| Group Art Unit         | 2171                  |
| Examiner Name          | Not yet assigned      |
| Attorney Docket Number | 014586-9013-00        |

|       |   |    |   |
|-------|---|----|---|
| Sheet | 1 | of | 1 |
|-------|---|----|---|

**U.S. PATENT DOCUMENTS**

| Examiner Initials | U.S. Patent Document Number | Name of Patentee or Applicant of Cited Document | Date of Publication of Cited Document |
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|                   | 5,367,619                   | Dipaolo et al.                                  | 11/22/1994                            |
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|                   | 20010051960                 | Kubick et al                                    | 12/13/2001                            |
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| Examiner Signature |  | Date Considered | 4-12-06 |
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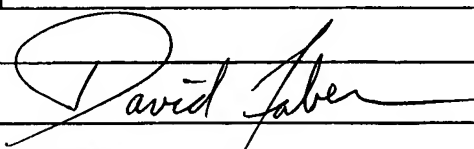
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| OTHER PRIOR ART - NON PATENT LITERATURE DOCUMENTS |  |  |
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| Examiner Initials                                 |  | Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc. ), date, pages(s), volume-issue numbers(s), publisher, city and/or country where published. |
| DF  |  | Rembrandt Lending System Utilities Guide, June 1998, Third Edition, pp. 1-123, Bankers Systems, Inc., St. Cloud, MN  |
|   |  | Rembrandt Lending System Product Overview, October 1999, pp. 1-59, Third Edition, Bankers Systems, Inc., St. Cloud, MN   |
|   |  | Rembrandt Lending System Loan Operations Guide Part 1, August 2000, pp. 1-235, Fourth Edition, Bankers Systems, Inc., St. Cloud, MN  |
|   |  | Rembrandt Lending System Loan Operations Guide Part 2, August 2000, pp. 1-98, Fifth Edition, Bankers Systems, Inc., St. Cloud, MN  |
|   |  | Rembrandt Lending System Organization and User Management Guide, August 2000, pp. 1-119, Third Edition, Bankers Systems, Inc., St. Cloud, MN   |
|   |  | ARTA Lending Documentation System User's Guide Part 1, November 2000, pp. 1-212, Second Edition, Bankers Systems, Inc., St. Cloud, MN  |
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| ✓   |  | Rembrandt Lending System Lending Policy Guide, August 2000, pp. 1-187, Third Edition, Bankers Systems, Inc., St. Cloud, MN   |
|   |  | <del>ARTA Deposit Documentation System Accessible Technology Meets Sensible Compliance Help, pp. 1-6, Bankers Systems, Inc., St. Cloud, MN</del><br>NO DATE  |

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|-------------------|--|
| DF                | Rembrandt Lending System Forms and Tasks Descriptions/Glossary, April 2001, pp. 1-143, Ninth Edition, Bankers Systems, Inc., St. Cloud, MN   |
|                   | <del>ARTA Lending Documentation System Experience-Proven Technology With Reliable Compliance Help, pp. 1-6, Bankers Systems, Inc., St. Cloud, MN</del><br>NO DATE  |
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|                   | <del>ARTA Deposit Documentation System User's Guide Part II Version 2.5, pp. 1-74, Bankers Systems, Inc., St. Cloud, MN</del><br>NO DATE   |
|                   | <del>ARTA Lending Documentation System Credit Insurance Setup Worksheets Credit Life Insurance, Disability Insurance, and Involuntary Unemployment Insurance, pp. 1-14, Bankers System, Inc., St. Cloud, MN</del><br>NO DATE                                       |
|                   | <del>Rembrandt Lending System Powerful Technology Fused With Reliable Compliance Knowledge, pp. 1-6, Bankers Systems, Inc., St. Cloud, MN</del><br>NO DATE   |
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|                   | <del>I-32 Forms Solutions, I-32 Forms Solutions: I-32 Featuring Editor, pp. 1-4, VMP Mortgage Solutions, a Bankers Systems, Inc. company</del><br>NO DATE  |

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| Examiner Signature | <i>David Faber</i> | Date Considered | 4-12-06 |
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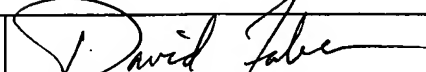
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| df                   | JASON HARROP, OASIS LegalXML eContracts Technical Committee, Discussion Paper - XForms for Contract Semantics, <a href="http://lists.oasis-open.org/archives/legalxml-econtracts/200403/pdf00000.pdf">http://lists.oasis-open.org/archives/legalxml-econtracts/200403/pdf00000.pdf</a> , March 11, 2004, Version 1.0, pp. 1-20 |
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